

SSB 5275 - S AMD 18

By Senators Berkey, Benton

ADOPTED 03/03/2005

1 On page 2, line 37, after "(h)" insert "Prior credit history"  
2 means the credit history obtained by the insurer and used at the  
3 issuance or prior renewal of the policy.

4 (i)"

5 On page 3, after line 3, insert the following:

6 "(j) Updated credit history" means the most recent version of any  
7 credit history obtained by an insurer since issuance or prior renewal  
8 of the policy."

9 On page 3, beginning on line 14, after "section." strike all  
10 material through "prohibited." on line 17, and insert "At renewal, an  
11 insurer shall not use a policyholder's updated credit history to  
12 determine premium when the updated credit history is less favorable to  
13 the policyholder than the prior credit history. Nothing in this  
14 section shall be construed to prevent an insurer from using factors  
15 other than a policyholder's updated credit score in determining premium  
16 increases, or to prevent inclusion of a policyholder's prior credit  
17 history in premium decisions at renewal."

18 On page 4, after line 19, insert the following:

19 "NEW SECTION. Sec. 2. This act takes effect December 31, 2005."

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1        On page 1, line 2 of the title, after "decisions;" strike the  
2 remainder of the title and insert "amending RCW 48.18.545; and  
3 providing an effective date."

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